

Fill in this information to identify the case:

Debtor 1 BONNIE KUNKLEDebtor 2  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-20620GLT**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**Name of creditor: KEYBANK NA S/B/M FIRST NIAGARA BANK NACourt claim no. (if known):  
3-2Last 4 digits of any number you use to identify the debtor's account 1 3 0 0Property Address: 275 WENDEL RD  
IRWIN PA 15642**Part 2: Cure Amount****Total cure disbursements made by the trustee:**

	<b>Amount</b>
a. Allowed prepetition arrearage:	(a) \$ <u>3,571.34</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,571.34</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee :	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>3,571.34</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee .

Current monthly mortgage payment

\$ \$156.15

The next postpetition payment is due on

9 / 1 / 2026  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 BONNIE KUNKLE  
Name

Case number (*if known*) 19-20620GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour  
Signature

Date 06/30/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 **BONNIE KUNKLE**  
Name

Case number (if known) **19-20620GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
04/26/2021	1194704	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	63.04
06/25/2021	1201022	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	298.01
07/26/2021	1204233	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	155.55
08/26/2021	1207357	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	184.70
09/24/2021	1210476	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	184.70
12/23/2021	1219653	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	465.63
09/27/2022	1246362	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	178.28
10/25/2022	1249193	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	339.70
12/22/2022	1254742	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	413.65
02/23/2023	1260097	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	271.00
06/29/2023		KEYBANK NA S/B/M FIRST NIAGARA BANK	REALLOCATION OF PRINCIPAL	1,017.08
				3,571.34

### MORTGAGE REGULAR PAYMENT (Part 3)

03/19/2020		KEYBANK NA - SCCSSR TO FIRST NIAGAR	REALLOCATION OF CONTINUING DEBT	1,332.00
03/23/2020	1153733	KEYBANK NA - SCCSSR TO FIRST NIAGAR	AMOUNTS DISBURSED TO CREDITOR	1,487.74
04/13/2020		KEYBANK NA - SCCSSR TO FIRST NIAGAR	REALLOCATION OF PRINCIPAL	-148.00
04/27/2020	1157196	KEYBANK NA - SCCSSR TO FIRST NIAGAR	AMOUNTS DISBURSED TO CREDITOR	656.27
05/14/2020		KEYBANK NA S/B/M FIRST NIAGARA BANK	REALLOCATION OF PRINCIPAL	-148.00
05/26/2020	1160533	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	636.13
06/26/2020	1163667	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	488.13
07/29/2020	1166794	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	497.34
08/25/2020	1169869	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	488.13
09/28/2020	1172956	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	488.13
10/26/2020	1176046	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	488.13
11/24/2020	1179127	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	495.55
01/25/2021	1185038	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	495.55
02/22/2021	1188159	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	499.29
03/26/2021	1191440	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	495.55
04/26/2021	1194704	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	928.06
06/25/2021	1201022	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	680.00
07/26/2021	1204233	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	340.00
08/26/2021	1207357	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	340.00
09/24/2021	1210476	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	340.00
11/22/2021	1216593	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	514.63
12/23/2021	1219653	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	505.37
03/25/2022	1228565	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	485.50
05/25/2022	1234621	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	514.63
06/27/2022	1237644	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	514.63
07/26/2022	1240596	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	679.70
08/24/2022	1243497	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	485.50
09/27/2022	1246362	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	380.04
10/25/2022	1249193	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	340.00
12/22/2022	1254742	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	680.00
02/23/2023	1260097	KEYBANK NA S/B/M FIRST NIAGARA BANK	AMOUNTS DISBURSED TO CREDITOR	680.00
06/29/2023		KEYBANK NA S/B/M FIRST NIAGARA BANK	REALLOCATION OF CONTINUING DEBT	-1,017.08
				15,642.92

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BONNIE KUNKLE  
275 WENDEL ROAD  
IRWIN, PA 15642

MICHAEL S GEISLER ESQ  
1100 PENN CENTER BLVD #704  
PITTSBURGH, PA 15235

KEYBANK NA S/B/M FIRST NIAGARA BANK NA  
PO BOX 94968  
CLEVELAND, OH 44101

KEYBANK NA\*\*  
ATTN NOTICES - BANKRUPTCY  
4910 TIEDEMAN RD  
BROOKLYN, OH 44144

6/30/23

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee